

Certificate Number: 14424-MD-DE-019914762

Bankruptcy Case Number: 12-32275



14424-MD-DE-019914762

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on December 22, 2012, at 1:50 o'clock AM EST, Ronald G Schultz completed a course on personal financial management given by internet by Financial Education Services, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Maryland.

Date: December 22, 2012 By: /s/Donna Lee

Name: Donna Lee

Title: Certified Personal Finance Counselor